## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

## **Submitter Information**

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## **General Comment**

Please do not eliminate the ability of individuals to use options in their retirement accounts. Used correctly, options can provide portfolio insurance to individuals. Also, I am hopeful that various short funds (ETF's) will not be eliminated from IRA's and 401-K plans. Again, used properly, these ETF's can serve as a valuable hedge to a portfolio.